Certificate Number: 15317-CAN-DE-029978850

Bankruptcy Case Number: 12-44330



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 4, 2017, at 5:00 o'clock PM PDT, Yordanos G Kifle completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Northern District of California.

Date: October 4, 2017 By: /s/Mariel Macrohon

Name: Mariel Macrohon

Title: Counselor

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